

Information to identify the case:

Debtor 1	<u>Catalina Ortega Gomez</u>	Social Security number or ITIN	xxx-xx-2166
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 19-21405-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Catalina Ortega Gomez
aka Catalina O Gomez, aka Catalina Gomez, aka
Catalina Ortega-Gomez

9/20/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Catalina Ortega Gomez
 Debtor

Case No. 19-21405-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db
 518289061 +Catalina Ortega Gomez, 480 Chestnut Street, Washington Township, NJ 07676-4902
 518289063 +American Express Legal, 500 North Franklin Turnpike, P.O. Box 278, Ramsey, NJ 07446-0278
 518289064 +Baptist Health Emergency Care, 14591 SW 26th Street, Miami, FL 33175-8038
 518289069 +Baptist Health Diagnostic Center, 9915 NW 41st, Miami, FL 33178-2445
 518289074 Chase, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
 518289076 +Coral Gable/Baptist Health Medical Ctr, 10 Giralda Avenue, Coral Gables, FL 33134-5303
 518289077 +Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309-2468
 518289077 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 518289078 +Geico Insurance Corporate Office, 300 Executive Drive - #240, West Orange, NJ 07052-3325
 518289079 Geico Remittance Center, One Geico Plaza, Bethesda, MD 20810-0001
 518289087 +Lincoln BP Management, Inc., 600 N Pine Island Road, Plantation, FL 33324-1393
 518289088 +Miami-Dade College, 300 Northeast 2 Avenue, Room 1472, Miami, FL 33132-2296
 518289089 Miami-Dade College/Pell Grant, 300 Northeast 2 Avenue, Room 1472, Miami, FL 33132-2297
 518289090 +Miami-Dade County Fire Rescue, P.O. Box 863330, Orlando, FL 32886-3330
 518289092 +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Parkway, Irving, TX 75063-5816
 518289091 +Nissan Motor Acceptance Corp/Infinity Lt, Att: Bankruptcy, P.O. Box 660360,
 Dallas, TX 75266-0360
 518289093 +Office of the Attorney General, Department of Justice, Att: William Barr, Esq.,
 950 Pennsylvania Avenue NW, Washington, DC 20530-0009
 518289095 +TD Bank, NA (FDIC), 2035 Limestone Road, Wilmington, DE 19808-5529
 518289096 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 518289097 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631
 518289098 +U.S. Attorney for the District of NJ, Att: Civil Process Clerk,
 970 Broad Street - 7th Floor, Newark, NJ 07102-2527
 518289099 +US Attorney General's Office, 970 Broad Street - 7th Floor, Newark, NJ 07102-2527
 518289100 +US Department of Education, Headquarters, 400 Maryland Avenue, SW,
 Washington, DC 20202-0001
 518289101 +US Department of Justice, 950 Pennsylvania Avenue NW, Washington, DC 20530-0009
 518289102 +US Dept of Ed/glelsi, P.O. Box 7860, Madison, WI 53707-7860
 518289103 +Volkswagen Credit Inc., Corporate Headquarters, 300 Tice Boulevard - #10,
 Woodcliff Lake, NJ 07677-8405
 518289105 Volkswagen Credit, Inc., P.O. Box 5215, Carol Stream, IL 60197-5215

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 20 2019 23:44:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 20 2019 23:44:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518289062 EDI: ATTWIREBK.COM Sep 21 2019 03:33:00 AT&T, P.O. Box 105251, Atlanta, GA 30348-5251
 518289055 EDI: AMEREXPR.COM Sep 21 2019 03:33:00 American Express, P.O. Box 650448,
 Dallas, TX 75265-0448
 518289054 +EDI: AMEREXPR.COM Sep 21 2019 03:33:00 American Express, Correspondence/Bankruptcy,
 P.O. Box 981540, El Paso, TX 79998-1540
 518289059 +EDI: AMEREXPR.COM Sep 21 2019 03:33:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 518289058 +EDI: AMEREXPR.COM Sep 21 2019 03:33:00 American Express,
 Corporate Office and Headquarters, 200 Vesey Street, New York, NY 10285-1000
 518289057 +EDI: BECKLEE.COM Sep 21 2019 03:33:00 American Express, Att: Becket & Lee LLP,
 16 General Warren Boulevard, P.O. Box 3001, Malvern, PA 19355-0701
 518289056 EDI: AMEREXPR.COM Sep 21 2019 03:33:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 518289060 +EDI: AMEREXPR.COM Sep 21 2019 03:33:00 American Express Bank, FSB (FDIC),
 4315 South 2700 West, Salt Lake City, UT 84184-0001
 518289065 +EDI: CAPITALONE.COM Sep 21 2019 03:33:00 Capital One, Att: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 518289066 EDI: CAPITALONE.COM Sep 21 2019 03:33:00 Capital One, Att: Payment Processing,
 P.O. Box 71083, Charlotte, NC 28272-1083
 518289067 +EDI: CAPITALONE.COM Sep 21 2019 03:33:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 518289068 +EDI: CAPITALONE.COM Sep 21 2019 03:33:00 Capital One Bank (USA) (FDIC), 4851 Cox Road,
 Glen Allen, VA 23060-6293
 518289070 +EDI: CHASE.COM Sep 21 2019 03:38:00 Chase Bank USA, NA (FDIC),
 200 White Clay Center Drive, Newark, DE 19711-5466
 518289071 +EDI: CHASE.COM Sep 21 2019 03:38:00 Chase Card Services, Att: Bankruptcy,
 P.O. Box 15298, Wilmington, DE 19850-5298
 518289072 +EDI: CHASE.COM Sep 21 2019 03:38:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 518289073 +Fax: 602-659-2196 Sep 21 2019 00:02:03 Chex Systems, Inc., Att: Consumer Relations,
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
 518289075 +EDI: TENET.COM Sep 21 2019 03:38:00 Coral Gables Hospital, 3100 Douglas Road,
 Coral Gables, FL 33134-6923
 518289080 EDI: IRS.COM Sep 21 2019 03:33:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 55

Date Rcvd: Sep 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518289082 +EDI: CHASE.COM Sep 21 2019 03:38:00 JPMorgan Chase Bank, N.A. (FDIC),
1111 Polaris Parkway, Columbus, OH 43240-2031
518289083 +E-mail/Text: bncnotices@becket-lee.com Sep 20 2019 23:44:44 Kohls Corporate Office,
N56 W 17000 Ridgewood Drive, Menomonee, WI 53051-7096
518289084 E-mail/Text: bncnotices@becket-lee.com Sep 20 2019 23:44:44 Kohls Payment Center,
P.O. Box 2983, Milwaukee, WI 53201-2983
518289085 +E-mail/Text: bncnotices@becket-lee.com Sep 20 2019 23:44:44 Kohls/Capital One,
Kohls Credit, P.O. Box 3120, Milwaukee, WI 53201-3120
518289086 +E-mail/Text: bncnotices@becket-lee.com Sep 20 2019 23:44:44 Kohls/Capital One,
N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
518289094 +EDI: CHRYSLER.COM Sep 21 2019 03:38:00 TD Auto Finance, P.O. Box 9223,
Farmington Hills, MI 48333-9223
518289104 +E-mail/Text: vci.bkcy@vwcredit.com Sep 20 2019 23:45:01 Volkswagen Credit, Inc.,
Att: Bankruptcy, P.O. Box 3, Hillboro, OR 97123-0003
518289106 +E-mail/Text: vci.bkcy@vwcredit.com Sep 20 2019 23:45:01 Volkswagen Credit, Inc.,
1401 Franklin Boulevard, Libertyville, IL 60048-4460

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518289081* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures/Bankruptcy,
955 South Springfield Avenue, P.O. Box 724, Springfield, NJ 07081)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Kevin Gordon McDonald on behalf of Creditor VW Credit, Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor Catalina Ortega Gomez njbankruptcy911@gmail.com,
bankruptcyntices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 5